

ABSTRACT OF THE DISCLOSURE

A computer-implemented method, including receiving information regarding a transaction involving an account, processing the information regarding a transaction involving an account with a processing device, generating an information report, wherein the information report contains information regarding a charge-back regarding a previous transaction involving the account, information regarding a stopping of a payment regarding a previous transaction involving the account, or information regarding a non-payment due to insufficient funds regarding a previous transaction involving the account, and transmitting the information report to a communication device associated with a merchant, vendor, or provider, of a good, product, or service.